

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Nam Dinh PHAM	Docket No: 367213-00101 (346359)
Serial No.: 10/027,903	Confirmation No.: 3219
Filed: December 20, 2001	Group Art Unit: 3693
For: FINANCIAL EXCHANGE SYSTEM AND METHOD	Examiner: Greimel, Jocelyn

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**AMENDMENT UNDER 37 C.F.R. § 1.114**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant has considered the final Office Action mailed May 2, 2007 in the above-captioned application. Reconsideration of the claims in light of the amendments and remarks that follow is requested.

**Listing of the Claims** begin at page 2 of this paper.

**Remarks** begin on page 10 of this paper.